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*The Journal of Finance* > Vol. 22, No. 3 (Sep., 1967), pp. 520-522

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*The Journal of Political Economy* > Vol. 50, No. 3 (Jun., 1942), pp. 476-478

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**LAPM: A Liquidity-Based Asset Pricing Model**Bengt Holmstrom; Jean Tirole*The Journal of Finance* > Vol. 56, No. 5 (Oct., 2001), pp. 1837-1867

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Lynn A. Stiles

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 File 275:Gale Group Computer DB(TM) 1983-2005/Nov 04  
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 File 621:Gale Group New Prod.Annou.(R) 1985-2005/Nov 07  
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 File 636:Gale Group Newsletter DB(TM) 1987-2005/Nov 07  
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 File 16:Gale Group PROMT(R) 1990-2005/Nov 07  
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 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2005/Nov 07  
 (c)2005 The Gale Group

Set Items Description

?

? b ftext1

07nov05 16:45:57 User290599 Session D5.2  
 \$0.08 0.015 DialUnits File15  
 \$0.08 Estimated cost File15  
 \$0.08 0.015 DialUnits File9  
 \$0.08 Estimated cost File9  
 \$0.08 0.015 DialUnits File275  
 \$0.08 Estimated cost File275  
 \$0.08 0.015 DialUnits File621  
 \$0.08 Estimated cost File621  
 \$0.08 0.015 DialUnits File636  
 \$0.08 Estimated cost File636  
 \$0.08 0.015 DialUnits File16  
 \$0.08 Estimated cost File16  
 \$0.08 0.015 DialUnits File160  
 \$0.08 Estimated cost File160  
 \$0.08 0.015 DialUnits File148  
 \$0.08 Estimated cost File148  
 OneSearch, 8 files, 0.120 DialUnits FileOS  
 \$0.10 TELNET  
 \$0.74 Estimated cost this search  
 \$1.17 Estimated total session cost 0.243 DialUnits

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2005/Nov 07  
 (c) 2005 ProQuest Info&Learning  
 File 9:Business & Industry(R) Jul/1994-2005/Nov 04  
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Set	Items	Description
-----		
? s commercial (w)	paper	
	3872722	COMMERCIAL
	1528754	PAPER
S1	75486	COMMERCIAL (W) PAPER
? s conduit		
S2	62819	CONDUIT
? s s1 (s)	s2	
	75486	S1
	62819	S2
S3	2542	S1 (S) S2
? s model? or predict? or calculat? or solv? or comput?		
Processing		
Processing		
Processing		
	2973037	MODEL?
	1717124	PREDICT?
	797846	CALCULAT?
	924522	SOLV?
	7590340	COMPUT?
S411264232		MODEL? OR PREDICT? OR CALCULAT? OR SOLV? OR COMPUT?
? s3 (s)	s4	
Processing		
Processing		
	9763340	3
	11264232	S4
S5	987207	3 (S) S4
? s s3 (s)	s4	
	2542	S3
	11264232	S4
S6	31	S3 (S) S4
? rd		
...completed examining records		
S7	20	RD (unique items)
? sort		
>>>Incomplete sort command, please try again.		
? sort s6/all/py, d		
S8	31	Sort S6/ALL/PY, D
? sort s7/all/py, d		
S9	20	Sort S7/ALL/PY, D
? t s9/3,k/all		

9/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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03476942 Supplier Number: 123329767 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
New capital rules affect ABCP liquidity: US banks that support ABCP  
programmes are preparing for life under new capital requirements.  
(Capital adequacy)  
International Financial Law Review, v 23, n 9, p 46  
September 2004  
DOCUMENT TYPE: Journal ISSN: 0262-6969 (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2436

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...asset purchase agreements. Among other possibilities, ABCP conduits may increasingly derive liquidity by issuing extendible commercial paper notes (particularly to the extent that the financed assets will provide enough cash flow to retire the commercial paper notes by their final maturity dates without recourse to any other liquidity arrangements) and/or ...

9/3,K/2 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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05579458 Supplier Number: 102653603 (USE FORMAT 7 FOR FULLTEXT)

U.S. boutique readies mammoth asset-backed conduit.

Brettell, Karen

Derivatives Week, v12, n21, p1(2)

May 26, 2003

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 370

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...changes, including Financial Interpretations accounting rule 46, known as Fin 46. A Fitch Ratings report predicts that a consequence of Fin 46, as ...impending Basel 2 accord, will be a reduction in bank-sponsored conduits referencing asset-backed commercial paper and this presents opportunities for established, independent firms to step into the void, he noted...

9/3,K/3 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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03522418 Supplier Number: 111270856 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Clifford chance brought credit card securitization to the Czech Republic in October, advising the arrangers on home credit finance's securitization of credit card receivables.

(Europe)

International Financial Law Review, v 22, n 11, p 4

November 2003

DOCUMENT TYPE: Journal; News Brief ISSN: 0262-6969 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 275

TEXT:

...securitization, the Kc2 billion (\$73 million) deal was structured to replicate the UK master trust model, but was in this case closed through an asset-backed commercial paper conduit.

Clifford Chance also topped Dealogic ProjectWare's figures for the first nine months of 2003...

9/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02714855 436846921

**Creative thinking and elbow grease may ease FIN 46 compliance**

Katz, Adrian

AFP Exchange v23n5 PP: 68-71 Sep/Oct 2003

ISSN: 1528-4077 JRNL CODE: JCG

WORD COUNT: 2359

...ABSTRACT: entities. FIN 46 specifically relates to the funding of assets through collateralized notes funded by commercial paper conduits (CP conduits). The rapid growth of corporations using CP conduits as an efficient funding...

...funds available through this bank-sponsored capital markets funded technique. Examples of typical eligible CP conduit cash flow assets include accounts receivable, leases and loans. Creative thinking and elbow grease are...

...attempting to achieve off-balance sheet treatment. So far, there are no silver bullets. CP conduit -funded, asset-backed securitizations, in the absence of tangible progress toward solving FIN 46 challenges, will likely face substantive dislocations resulting in higher costs for corporations.

9/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02696797 474691531

**The month in a minute**

Anonymous

International Financial Law Review PP: 4-5 Nov 1, 2003

ISSN: 0262-6969 JRNL CODE: IFL

WORD COUNT: 1747

...TEXT: securitization, the Kc2 billion (\$73 million) deal was structured to replicate the UK master trust model, but was in this case closed through an asset-backed commercial paper conduit.

Clifford Chance also topped Dealogic ProjectWare's figures for the first nine months of 2003...

9/3,K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02662118 391372561

**A primer on securitization**

Roever, W Alexander; Fabozzi, Frank J

Journal of Structured & Project Finance v9n2 PP: 5-19 Summer 2003

JRNL CODE: JPFN

ABSTRACT: Securitization is a form of financing where monetary assets with predictable cash flows are pooled and sold to a specially created third party that has borrowed...

...through the sale of asset-backed securities (ABS), which can take the

form of either commercial paper or bonds. In this article, we describe the basics of securitization, the motivation for the use of securitization, and considerations in selecting the form of a securitization (multi-seller conduit versus term execution). (PUBLICATION ABSTRACT)

9/3,K/7 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02427760 201884111  
Securitizers take issue with accounting proposals  
Nicolaidis, Mark; Street, Saffron  
International Financial Law Review v21n9 PP: 55-57 Sep 2002  
ISSN: 0262-6969 JRNL CODE: IFL  
WORD COUNT: 2228

...TEXT: may be unworkable because they are too strict. For example liquidity facilities provided to a conduit might prevent derecognition under the pass-through rules, although this might only be due to unclear drafting. Typically in conduit transactions, liquidity can be drawn on to repay commercial paper under various circumstances. However, one of the pass-through conditions requires that the transferor not...

...language of this requirement might not strictly be met should liquidity be drawn to repay commercial paper directly, because the commercial paper would not be getting paid only out of collections. As mentioned above, it may be possible to solve this problem through drafting modifications suggested to the IASB during the comment period.

Finally, the...

9/3,K/8 (Item 8 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2005 The Gale Group. All rts. reserv.

04775618 Supplier Number: 65148367 (USE FORMAT 7 FOR FULLTEXT)  
Creative Structures Propel ABCP Market.  
Musero, Frank  
Asset Sales Report, pITEM00255001  
Sept 11, 2000  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 731

... their balance sheets, as the conduit is not owned by the bank. Because of creative conduit structures and the willingness for smaller banks to form their own programs, the asset-backed commercial paper market has not slowed this year as much as had been predicted. According to a report issued by Moody's Investors Service, the first quarter of 2000...

9/3,K/9 (Item 9 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02251520 Supplier Number: 25831897 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Creative Structures Propel ABCP Market



(Eureka Securitization, Citibank's European conduit, has had success in reducing third-party liquidity to under 100%, but other companies are having difficulties replicating its model)

Asset Sales Report, p N/A

September 11, 2000

DOCUMENT TYPE: Newsletter ISSN: 0894-6175 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 719

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...their balance sheets, as the conduit is not owned by the bank.

Because of creative conduit structures and the willingness for smaller banks to form their own programs, the asset-backed commercial paper market has not slowed this year as much as had been predicted. According to a report issued by Moody's Investors Service, the first quarter of 2000 ...

9/3,K/10 (Item 10 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04078190 Supplier Number: 53642410 (USE FORMAT 7 FOR FULLTEXT)

Looking Ahead.

Asset Sales Report, v13, n4, pNA

Jan 25, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 139

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

The conduit received an especially strong boost from last year's market turmoil, said Maza. He predicted the ABCP market will exceed \$450 billion outstanding at the end of 1999, from about \$380 billion currently. "Commercial paper conduits will continue to be seen by investors as a way to take advantage of...

...underlying maturity of the asset pool. You can finance four-year loans with 30-day commercial paper." Both are bullish on the stock market as well, though they haven't forgotten the...

9/3,K/11 (Item 11 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04074050 Supplier Number: 53598260 (USE FORMAT 7 FOR FULLTEXT)

Speeding ABCP Train to Slow Down in '99.

Asset Sales Report, v13, n03, pNA

Jan 18, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 437

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Asset-backed commercial paper growth is slowing down from warp drive. Instead of the 50%-75% growth rates that...

...well see a--relatively speaking--anemic growth rate of 17%, sources said. One market watcher predicted the market will end up around \$450 billion at the end of 1999, compared to...

...billion from year-end 1997. The fourth quarter of 1998 saw an explosion of CP conduit volume-- outstandings went from \$343 billion to \$381 billion--and it was mostly driven by...

...won an important role in the past few years. "All sorts of assets go through commercial paper conduits that are not easy enough to get done in the term market," said one. "They hold many other benefits. An execution through a CP conduit is somewhat easier. It's not a public issuance so you don't have to..."

...t necessarily need a AAA rating so you might be able to finance through a conduit by using a credit enhancement." traditional receivables-oriented conduits. As the market matures people have...

9/3,K/12 (Item 12 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

10876305 SUPPLIER NUMBER: 54070352 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Banks or Bonds? Rates, Spreads Mean More May Turn to Munis.  
Albano, Christine  
Bond Buyer, 327, 30594, NA  
March 9, 1999  
ISSN: 0732-0469 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1225 LINE COUNT: 00094

TEXT:

...cheap and that bank loans to municipalities are more expensive than short-term notes or commercial paper. "Even if a bank is willing to lend at 1% or 2% under prime and it goes all the way down to 6.5%, your commercial paper market is (yielding) about 3.5%," Tamagni said.  
Copyright c 1999 American Banker, Inc. All...

9/3,K/13 (Item 13 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2005 The Gale Group. All rts. reserv.

01687718 Supplier Number: 24398985  
North American lessors survey: Part 4  
(Survey of North American lessors is tabulated, providing an alphabetical listing of companies; survey data includes % of income from asset maintenance and servicing and type of equipment specialized in)  
Asset Finance International, n 254, p 29  
October 1998  
DOCUMENT TYPE: Journal ISSN: 1367-8086 (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 654

TEXT:

...Graphic arts,

machine tools,  
manufacturing,

Hewlett-Packard Mount View, California	5%	transportation aircraft, manufacturing, grocery Computer , test & measurement, medical Aircraft
International Aircraft Investors Torrannce, California	0%	
John Deere Capital Corp Iowa...		
...construction,		
La Salle National Towson	0%	lawn General business equipment
Leasing Solution San Jose	0%	Computer networking systems
Linc Capital Chicago	0%	IT, health care
Mercedes-Benz Credit Corp Norwalk	0...	
...Leasing Portland Oregon	0%	Manufacturing, machine tools, printing, construction
Vanguard Financial Services	None	Office equipment, computer , machine tools medical

Legend for Chart:

A - Company

B - % of domestic(d), cross-border(cb...)

...Leasing Solution San Jose	Citicorp securitization via commercial paper conduit 100mm	LSI-Canada, 25 staff, Toronto LSI- International, 35 staff, Western Europe
Linc Capital Chicago	On-going	--
Mercedes-Benz Credit Corp...		
...securitization	with leading	
	US\$616 total conduits US\$3123 other transactions US\$4692	equipment manufacturers, including Dell computers , Lucent Technologies, Western Star Trucks
Norwest Equipment Finance Minneapolis	None	Norwest Equipment Finance...
...Aircraft Investors Torrannce, California	Combination of	equity and debt financing
John Deere Capital Corp Iowa		Commercial paper , medium/long term debt
La Salle National Towson		All funding parent

Leasing Solution San Jose

Linc Capital Chicago

Mercedes-Benz Credit Corp Norwalk

M & I First National Leasing Milwaukee  
Newcourt Toronto

bank LaSalle  
national bank  
Warehouse  
facility,  
commercial paper ,  
DNG-off fundings  
Bank lines, non-  
recourse  
Mid term notes,  
daily commercial  
paper  
Non-recourse  
Syndication,  
commercial  
program,  
revolving, bank...

9/3,K/14 (Item 14 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01687716 Supplier Number: 24398983  
North American lessors survey: Part 2  
(Survey of North American lessors is tabulated, providing percentage of  
income from asset maintenance and servicing and type of equipment  
specialized in, among other data)  
Asset Finance International, n 254, p 27  
October 1998  
DOCUMENT TYPE: Journal ISSN: 1367-8086 (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 734

TEXT:

...aircraft, rail,

Capital Associates	5%
Lakewood, Colorado	
Caterpillar Financial	33%
Nashville, Tennessee	
CIT Group	--
Livingston, NJ	
Citicorp	5%
New York	

marine, other-  
oil, gas, real  
estate,  
manufacturing  
Forklifts,  
computer  
equipment  
Caterpillar  
machinery,  
engines, turbine  
engines by Solar  
Transportation,  
construction,  
machine tool  
Various,  
computers ,  
construction,  
electric power,  
material  
handling, medical  
utilities, office  
machines,  
transportation,  
aircraft,  
railcars,

Comdisco	17%	telecommuni-
Rosemont		cations
		Computers , PBX,
		telephone
Cypress Leasing	0%	switching
San Francisco		Rail, maritime,
		air industrial
		assets
Diamond Lease	0%	Aircraft
Greenwich		
El Camino Resources	1%	High technology,
Woodlands Hills, California		computers ,
		communication
Farm Credit Leasing	2%	Production
Minneapolis		agricultural
		transportation
Finova Group	0%	Various
Phoenix, Arizona...		
...manufacturing		
Ford Credit	0%	N/A
Dearborn, Michigan		
GATX	--	Communications
San Francisco		network
		technology,
		personal
		computers ,
		technology

Legend for Chart:

A - Company

B - % of domestic (d), cross-border (cb), & foreign(fr...

...equipment specialization,  
staffing levels, and location

A

B

C

ATEL Leasing Corp.

San Francisco

65mm Commercial paper conduit , 150mm public ltd  
partnerships

ATEL Securities corp, NASD broker dealer, 15 staff, ATEL  
Business, credit...

...aircraft engine operating

lessor, joint venture with AGES group/Volvo

Capital Associates

Lakewood, Colorado

--

CATG, Computer sales and service, 50 staff

Caterpillar Financial

Nashville, Tennessee

1409.290mm in secured assets

Europe...

...A

--

Cypress Leasing

San Francisco

None

--

Diamond Lease  
Greenwich

N/A

New England Capital corp, computer & office equipment 34  
staff, Avon

El Camino Resources  
Woodlands Hills, California

N/A

N/A...

...Services Primarily bank financing

Bellevue

BNY Capital Funding

--

New York

BTM Capital Corp

Back lines, commercial paper,  
borrowing from parent affiliates,  
and subordinate debt

Boston

Capital Associates

Bank debt, discounted lease rentals

Lakewood, Colorado

Caterpillar Financial

Commercial paper, medium term

Nashville, Tennessee

term notes, securitization

CIT Group

--

Livingston, NJ

Citicorp

Primarily internal funding...

9/3,K/15 (Item 15 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01644187 02-95176

Way back for tiger issuers

Drexhage, Glenn

Corporate Finance n162 PP: 11 May 1998

ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 674

...TEXT: The \$100 million revolving transaction was set up with CXC, an  
A1+/P1 rated US commercial paper conduit managed by Citibank. The  
unique structure was set up to take advantage of receivables due...

...has a call imbalance, with more incoming calls than outgoing ones. This  
results in a predictable flow of payments to PLDT from big telcos around  
the world.

PLDT periodically sells these...

9/3,K/16 (Item 16 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2005 The Gale Group. All rts. reserv.

01604591 Supplier Number: 48273753 (USE FORMAT 7 FOR FULLTEXT)

Ag Services of America, Inc. Announces \$205 Million Asset Backed

Securitization Program and Completion of Servicing and Marketing

Agreement

PR Newswire, p0204MWNW015

Feb 4, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 480

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...subsidiary of the Company. Ag Acceptance pledges its interest in these notes receivable to a commercial - paper market conduit entity and incurs interest at variable rates in the commercial paper market. Advances under the facility are made subject to portfolio performance, financial covenant restrictions and borrowing base calculations .

9/3,K/17 (Item 17 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

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01570294 Supplier Number: 47983198 (USE FORMAT 7 FOR FULLTEXT)

S&P:Asset-Bckd CP Growing Source of Fndg for Euro Corp.

Business Wire, p09160212

Sept 16, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 606

... the issue.

In addition, many multiseller conduits focusing on European assets are choosing to issue commercial paper in the U.S. rather than in the European market. There are currently 12 European sponsored multiseller conduits and analysts predict up to a 50% increase in the number of conduit issues.

Although the majority of corporations are issuing in the U.S. market over the...

9/3,K/18 (Item 18 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2005 The Gale Group. All rts. reserv.

01502805 Supplier Number: 47204829 (USE FORMAT 7 FOR FULLTEXT)

Ag Services of America, Inc. Announces \$135 Million Asset Backed

Securitization Program

PR Newswire, p312MNMW022

March 12, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 399

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...subsidiary of the Company. Ag Acceptance pledges its interest in these notes receivable to a commercial - paper market conduit entity and incurs interest at variable rates in the commercial paper market. Advances under the facility are made subject to portfolio performance, financial covenant restrictions and borrowing base calculations .

9/3,K/19 (Item 19 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03058631 Supplier Number: 46248725 (USE FORMAT 7 FOR FULLTEXT)

Bridgestone Predicts More CP  
Asset Sales Report, v10, n12, pN/A  
March 25, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 140

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Corp. in Japan said recently that it expects usage of its multi-seller asset-backed commercial paper program to increase more than 50% in 1996, to \$286 million from last year's \$190 million. The prediction is a further indication that interest in securitization is on the upswing in Japan and...

...said Frank Cavallo, a vice president at Citicorp Securities who helped structure the transaction. The conduit is administered through Citicorp North America, Inc. The cross border yen denominated receivables securitization allows...

...Bridgestone subsidiaries in Japan to access U.S. funding through a single program. The single conduit simplifies funding by creating a significantly more simple method than if all 21 Japanese subsidiaries...

9/3,K/20 (Item 20 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00613477 92-28580  
A New Method Catches On to Securitize Receivables  
Monroe, Ann  
Global Finance v6n4 PP: 26-27 Apr 1992  
ISSN: 0896-4181 JRNL CODE: GFI

...ABSTRACT: entities that buy receivables from a number of companies and use them to back ongoing commercial paper or medium-term note programs - has increased in the last several months. Standard & Poor's rated 10 new conduit programs in 1991, more than in any year since Citicorp launched the first one in...

...come from one company. At least 3 US companies, including Jefferson Smurfit, DynCorp, and Wang Computer, have recently launched issues backed by trade receivables in the private placement market, and more...

?

PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES

?

TIMEOUT: Logged Off 11/07/05 17:07:17 by System

You are now logged off